Date: Aug 30, 2006

Proposal: Interagency Notice of Proposed Rulemaking: Identity Theft

Red Flags and Address Discrepancies under the Fair and

Accurate Credit Transactions Act of 2003

Document ID: R-1255

Document Version: 1

Release Date: 07/18/2006 Name: Debby J Messer

Affiliation: First Bank of Chandler

Category of Affiliation: Commercial

Address:

P O Box 218

City: Chandler State: OK

Country: UNITED STATES

Zip: 74834 PostalCode: n/a

## Comments:

We are here to serve our customers' banking needs, not to do all of the governments' investigative work. Please allow us time to serve our customers in the timely manner they deserve without imposing any additional red tape!